

Private Bills

when the company raised exactly \$2.75 million. Presumably the company was incorporated under Ontario law because at that time it wanted to operate solely in the province of Ontario. It has extended its activities to the provinces of British Columbia, Alberta and Saskatchewan and now believes the insurance field is so lucrative, as a result of the connection it has with Income Disability and Reinsurance Company, that it wants to extend its operations to all of Canada. This is the understanding I have of the legal position of the company. If it is incorporated by the parliament of Canada, then presumably it has a charter to do business across the nation. If it is incorporated under the laws of one province, then it only has legal authority to do business in that province unless another province grants it a licence to do business.

On more than one occasion I have referred to the terrific drain of the savings of Canadians through approaches by all insurance companies for one purpose or another. Every time another insurance company comes into existence it has to use its income from premiums or from share capital subscriptions to pay its employees, its agents, its officers, rent, telephone and all the other costs of doing business. As each new company comes into existence, the more insurance that is sold the greater the percentage of the individual's premiums which goes toward not insuring himself or his property or whatever it is he seeks to insure but toward the operation of the particular company with which he is insured and to pay for whatever friendly financial relationships exist between the company with which he is insured and some other company.

● (6:10 p.m.)

I do not know how this works, but surely if there is a degree of friendliness between the company currently seeking incorporation, Income Life Insurance Company of Canada, and the company known as Income Disability and Reinsurance Company of Canada, a friendliness which was disclosed to us by the sponsor of the bill, then presumably there is some transfer of funds back and forth. That may or may not be the case but it is something with which I am concerned and I should like to have the matter cleared up.

As I read the remarks of Senator McDonald, which were the same as those made by the hon. member for Hamilton West, he said that the prime purpose of Income Disability and Reinsurance Company was—

Mr. Deputy Speaker: Order, please. The Chair has allowed some laxity in regard to references to debates in the other house but it is the wish of the Chair that this procedure not be carried too far.

Mr. Howard: Mr. Speaker, I do not want to argue the point at this time but it has been the persistent practice in this house to refer to debates in the other place and in committees of the Senate in making arguments.

Mr. Deputy Speaker: Order. In that case I shall have to read to the hon. member citation 149(b) of Beauchesne which reads as follows:

Besides the prohibitions contained in Standing Order 35, it has been sanctioned by usage both in England and in Canada, that a member, while speaking must not: . . .

(b) refer to any debate in the Senate—

I might add that, while I do not have at my fingertips at the moment the number of cases where this point has been brought up in the House of Commons in the last two or three years, there have been a number of them. I would ask the hon. member to abide as closely as possible by this regulation.

Mr. Howard: With due respect and deference to Your Honour, I followed your reading of citation 149(b) and, in speaking to the point of order you have raised, if my memory serves me correctly this is the precise reference which has been brought into question on a number of occasions in the past. While the cases have differed one from the other in a descriptive way, I submit it has been held that the following is the case.

Let me refer once again to the citation to which Your Honour referred which says that a member, while speaking, must not:

(b) refer to any debate in the Senate, but he may refer to the official printed records of the upper house—

I have always understood it to be the case that the upper house to which reference is made in citation 149(b), and the Senate are synonymous. I do not understand the use of two descriptive phrases, but I had understood that reference to the official printed records of the upper house was permissible and that is what I am doing. I am quoting from the official printed record of the debates of the Senate.

Mr. Deputy Speaker: I recognize the difficulty the hon. member is having in reading citation 149 (b). However, I am sure I am